

Certificate Number: 15317-PAE-DE-030486124

Bankruptcy Case Number: 15-12493



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 27, 2018, at 2:15 o'clock PM PST, Joseph V Cilio completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 27, 2018 By: /s/Jane Alba

Name: Jane Alba

Title: Counselor